

Information to identify the case:

Debtor 1:	Humberto Navarro	Social Security number or ITIN: xxx-xx-2424
	First Name Middle Name Last Name	EIN: _____
Debtor 2:	Audrey K Navarro	Social Security number or ITIN: xxx-xx-3911
(Spouse, if filing)	First Name Middle Name Last Name	EIN: _____
United States Bankruptcy Court:	Northern District of Illinois	Date case filed for chapter: 13 11/30/24
Case number:	24-17973	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Humberto Navarro	Audrey K Navarro
2. All other names used in the last 8 years		
3. Address	5423 N Havard Terrace Skokie, IL 60077	5423 N Havard Terrace Skokie, IL 60077
4. Debtor's attorney Name and address	David H Cutler Cutler & Associates, Ltd. 4131 Main St. Skokie, IL 60076	Contact phone 847-673-8600 Email: cutlerfilings@gmail.com
5. Bankruptcy trustee Name and address	Marilyn O Marshall 224 South Michigan Ste 800 Chicago, IL 60604	Contact phone 312-431-1300
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	Eastern Division 219 S Dearborn 7th Floor Chicago, IL 60604	Hours open: 8:30 a.m. until 4:30 p.m. except Saturdays, Sundays and legal holidays. Contact phone 1-866-222-8029 Date: 12/2/24

For more information, see page 2

Debtor Humberto Navarro and Audrey K NavarroCase number 24-17973**7. Meeting of creditors**

Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.

December 30, 2024 at 12:00 PM

Location:

Zoom video meeting. Go to Zoom.us/join, Enter Meeting ID 746 523 0004, and Passcode 0225301968, OR call 1-872-282-7124

For additional meeting information, go to www.justice.gov/ust/moc .

8. Deadlines

The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.

Deadline to file a complaint to challenge dischargeability of certain debts:

Filing deadline: 2/28/25

You must file:

- a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or
- a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).

Deadline for all creditors to file a proof of claim (except governmental units):

Filing deadline: 2/10/25

Deadline for governmental units to file a proof of claim:

Filing deadline: 5/29/25

Deadlines for filing proof of claim:

A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office.

If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.

Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

Deadline to object to exemptions:

Filing deadline: 30 days after the

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

9. Filing of plan

The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on: 1/27/25 at 02:30 PM , Location: Courtroom 644, 219 S. Dearborn St, Chicago, IL 60604 or Using Zoom. To appear by video, use this link: <https://www.zoomgov.com/> or to appear by telephone, call Zoom for Government at 1-669-254-5252 or 1-646-828-7666. Then enter the meeting ID 161 122 6457 and passcode Cleary644.

The Disclosure of Compensation has been filed. The attorney for the debtor is requesting fees of \$ 4500.00

Objections to confirmation of the Plan shall be filed at least 7 days prior to the confirmation hearing. If there are no objections, the Court may confirm the plan and allow fees requested by debtor's counsel to be paid through the plan.

10. Creditors with a foreign address

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

11. Filing a chapter 13 bankruptcy case

Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.

12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <https://pacer.uscourts.gov>. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.

13. Discharge of debts

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.

In re:
Humberto Navarro
Audrey K Navarro
Debtors

Case No. 24-17973-DDC
Chapter 13

District/off: 0752-1
Date Rcvd: Dec 02, 2024

User: admin
Form ID: 309I

Page 1 of 3
Total Noticed: 30

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 04, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Humberto Navarro, Audrey K Navarro, 5423 N Havard Terrace, Skokie, IL 60077-2751
ustact	+ Adam G. Brief, Office of the U. S. Trustee, Region 11, 219 South Dearborn, Room 873, Chicago, IL 60604-2027
31166509	++ LENDINGPOINT, 1201 ROBERTS BLVD, SUITE 200, KENNESAW GA 30144-3612 address filed with court:, LendingPoint LLC., Attn: Bankruptcy, 1201 Roberts Blvd Suite 200, Kennesaw, GA 30144

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: cutlerfilings@gmail.com	Dec 02 2024 22:38:00	David H Cutler, Cutler & Associates, Ltd., 4131 Main St., Skokie, IL 60076
tr	+ Email/Text: courtnotices@chi13.com	Dec 02 2024 22:40:00	Marilyn O Marshall, 224 South Michigan Ste 800, Chicago, IL 60604-2503
31166497	+ Email/PDF: bncnotices@becket-lee.com	Dec 02 2024 23:09:09	Amex, Correspondence/Bankruptcy, Po Box 981535, El Paso, TX 79998-1535
31166498	+ EDI: BANKAMER	Dec 03 2024 03:24:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
31166499	+ EDI: TSYS2	Dec 03 2024 03:24:00	Barclays Bank Delaware, Attn: Bankruptcy, Po Box 8801, Wilmington, DE 19899-8801
31166500	+ Email/PDF: MarletteBKNotifications@resurgent.com	Dec 02 2024 22:36:18	Best Egg, Attn: Bankruptcy, Po Box 42912, Philadelphia, PA 19101-2912
31166501	+ EDI: CAPITALONE.COM	Dec 03 2024 03:24:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
31166503	+ EDI: CITICORP	Dec 03 2024 03:24:00	Citi Card/Best Buy, Attn: Citicorp Cr Svcs Centralized Bankr, Po Box 790040, St Louis, MO 63179-0040
31166504	+ EDI: CITICORP	Dec 03 2024 03:24:00	Citibank/The Home Depot, Citicorp Cr Svcs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
31166505	+ EDI: WFNNB.COM	Dec 03 2024 03:24:00	Comenity Capital, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
31166506	+ Email/PDF: creditonebknotifications@resurgent.com	Dec 02 2024 22:36:20	Credit One Bank, Attn: Bankruptcy Department, 6801 Cimarron Rd, Las Vegas, NV 89113-2273
31166510	EDI: CITICORP	Dec 03 2024 03:24:00	Macy's/ DSNB, Attn: Bankruptcy, 701 E. 60th Street North, Sioux Falls, SD 57104
31166507	+ Email/Text: GSBankElectronicBankruptcyNotice@gc.com	Dec 02 2024 22:40:00	Goldman Sachs Bank USA, Attn: Bankruptcy, Po Box 70379, Philadelphia, PA 19176-0379

District/off: 0752-1

User: admin

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Date Rcvd: Dec 02, 2024

Form ID: 309I

Total Noticed: 30

31166502	EDI: JPMORGANCHASE	Dec 03 2024 03:24:00	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
31166508	+ Email/Text: PBNCNotifications@perituservices.com	Dec 02 2024 22:39:00	Kohl's, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
31166509	Email/Text: Bkynotices@lendingpoint.com	Dec 02 2024 22:40:00	LendingPoint LLC., Attn: Bankruptcy, 1201 Roberts Blvd Suite 200, Kennesaw, GA 30144
31166513	Email/Text: EBN@Mohela.com	Dec 02 2024 22:39:00	Mohela, Attn: Bankruptcy, 633 Spirit Drive, Chesterfield, MO 63005
31166511	+ Email/Text: bankruptcy@marinerfinance.com	Dec 02 2024 22:39:00	Mariner Finance, Attn: Bankruptcy, 8211 Town Center Dr, Nottingham, MD 21236-5904
31166512	+ Email/PDF: MerrickBKNNotifications@Resurgent.com	Dec 02 2024 22:36:23	Merrick Bank/Card Works, Attn: Bankruptcy, P.O. Box 5000, Draper, UT 84020-5000
31166514	+ EDI: LCIPHMRGT	Dec 03 2024 03:24:00	PHH Mortgage, Po Box 5452, Mt Laurel, NJ 08054-5452
31166515	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Dec 02 2024 22:40:00	Specialized Loan Servi, Attn: Bankruptcy, 8742 Lucent Blvd. Suite 300, Highlands Ranch, CO 80129-2386
31166516	+ EDI: SYNC	Dec 03 2024 03:24:00	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
31166517	+ EDI: SYNC	Dec 03 2024 03:24:00	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
31166518	+ EDI: WTRRNBNK.COM	Dec 03 2024 03:24:00	Target, c/o Financial & Retail Svcs, Mailstop BT POB 9475, Minneapolis, MN 55440-9475
31166519	^ MEBN	Dec 02 2024 22:36:48	Toyota Financial Services, Attn: Bankruptcy, Po Box 259004, Plano, TX 75025-9004
31166520	+ EDI: LCIUPSTART	Dec 03 2024 03:24:00	Upstart, Attn: Bankruptcy, Po Box 1503, San Carlos, CA 94070-7503
31166521	+ EDI: LCIUPSTART	Dec 03 2024 03:24:00	Upstart Finance, Attn: Bankruptcy, Po Box 1503, San Carlos, CA 94070-7503
31166522	+ EDI: CAPITALONE.COM	Dec 03 2024 03:24:00	Walmart Credit Services/Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285

TOTAL: 28

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
ust	*+	Adam G. Brief, Office of the U. S. Trustee, Region 11, 219 South Dearborn, Room 873, Chicago, IL 60604-2027

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

District/off: 0752-1

User: admin

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Date Rcvd: Dec 02, 2024

Form ID: 309I

Total Noticed: 30

Date: Dec 04, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 2, 2024 at the address(es) listed below:

Name	Email Address
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Adam G. Brief	Ustpregion11.ecf@usdoj.gov
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David H Cutler	on behalf of Debtor 1 Humberto Navarro cutlerfilings@gmail.com r48280@notify.bestcase.com
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Marilyn O Marshall	courtdocs@chi13.com
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TOTAL: 3